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REPORT FROM THE TASK FORCE

ON

ASSISTED FAMILY HOUSING

URBAN DOCUMENTATION CENTRE
RESEARCH UNIT FOR URBAN STUDIES
McMASTER UNIVERSITY
HAMILTON, ONTARIO

April, 1982

THE SOCIAL PLANNING and RESEARCH COUNCIL of Hamilton and District

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EXECUTIVE SUMMARY

1. Introduction:

Since May of 1981, the Task Force on Assisted Family Housing has been exploring the assisted housing situation for low-income families in Hamilton-Wentworth.

The Task Force has examined the availability and accessibility of assisted family housing with a particular emphasis upon the 'need' for such accommodation in the Region. In the process, an understanding of the assisted housing structure (including agencies and programs available), the local situation and government policy direction has been achieved and documented.

2. Background:

A web of assisted housing government agencies and programs currently operate in the Region with a network of responsibilities, inventories and forms of assistance.

The following government agencies are involved in the provision of assisted family housing:

a) Canada Mortgage and Housing Corporation (federal);
b) Ministry of Municipal Affairs and Housing (provincial);
c) Ontario Housing Corporation (provincial);
d) Hamilton-Wentworth Housing Authority (regional).

Furthermore, a much larger number of community and service organizations provide or sponsor units under the umbrella housing programs provided by the government agencies.

The government programs available can be classified as either public housing programs (assisted financially and operated by the government) or private sector programs (assisted financially by the government but operated by individuals/groups/municipal corporations).

The housing structure and family inventories are as follows:

a) public sector programs

- public housing:	2,000 units
- rent supplement:	244 units

b) private sector programs

- private non-profit:	58 units
- cooperative:	42 units
- limited dividend:	851 units
- municipal non-profit:	0 units

In addition, over $1.7 million was spent in 1981 under the Family Benefits and General Welfare supplementary special assistance programs to aid low-income families in Hamilton-Wentworth.

3. The Local Perspective:

The general housing situation in the Region over the past few years has changed considerably. Construction of rental units has plummetted, interest rates have increased significantly, and apartment vacancy rates have dropped well below acceptable levels. The latter has created a severe lack of choice or flexibility for renters.

Low-income families have, no doubt, been among the hardest hit by the deteriorating housing market. The supply of assisted family units in Hamilton-Wentworth over the past few years has remained

stagnant since the inventory of:

a) public housing units has remained constant;
b) rent supplement units have decreased;
c) private non-profit units have increased slightly;
d) municipal non-profit units have remained zero;
e) cooperative units have increased due to one project;
f) limited dividend units have decreased.

Concurrently, the demand for assisted family units as indicated by the:

a) Housing Authority waiting list, is increasing;
b) requests for assistance from direct-service providers, are increasing;

The overall supply of assisted family units has remained stagnant and all units are completely occupied. The Region is facing a situation of increasing demand for assisted housing with an inventory of units which has not kept pace with this need.

Action on behalf of all government assisted housing agencies to ease this situation of supply and demand has been noticeably lacking in Hamilton-Wentworth. If not for the efforts of a very few community-minded groups and individuals who have assumed responsibility for managing new units, the assisted family inventory would not have increased by one single unit over the past few years.

4. Government Policy Direction:

Clearly, government initiatives in assisted housing are shiftiing away from the public housing sector programs in favour of the private sector programs.

The Ontario Housing Corporation presently does not have any plans to expand the public housing portfolio. The rent supplement program will not be appealing to local landlords as long as apartment vacancy rates remain as low as they have in the past few years. As a matter of fact, the inventory is likely to decrease as contracts terminate and require renewal.

In the private sector, the limited dividend program (terminated in 1976) can only show a decrease in its portfolio in future years. Although the Provincial and Federal Governments are encouraging the local levels of government and their communities to take the initiative and assume greater responsibility for the provision of non-profit housing, the municipal non-profit program has not made available any units in Hamilton-Wentworth. An increased assisted family inventory will likely depend upon the willingness and ability of community groups and individuals, as well as municipal non-profit corporations, to sponsor cooperative and non-profit housing ventures.

Finally, the shift in government direction from public to private sector housing programs will have implications for the potential growth of the assisted family portfolio. Public housing programs allow for 100 percent of the units to be rent-geared-to-income assisted, whereas private sector programs only allow for 25 percent of the units to be government assisted. This shift in program priorities will therefore concurrently require an increased effort to recruit sponsors of family units to meet the growing demand.

5. Recommendations Concerning Local Issues:

There can be little doubt that the current supply of assisted family units is not meeting the demand in Hamilton-Wentworth. Thus, it is in view of both the statistical and empirical information available that the Task Force recommends:

THAT, PRIORITY BE GIVEN TO THE FINANCIAL ASSISTANCE, ACQUISITION AND/OR CONSTRUCTION OF UNITS FOR FAMILIES, BY THE SUPPLIERS OF ASSISTED HOUSING IN HAMILTON-WENTWORTH.

(Recommendation No. 1)

If the provision of assisted family housing is to become a priority in the Region, all of the area municipalities are going to have to supply their proportionate share of family units. However, a coordinating body for all of these efforts is vital and, to this end, the Task Force recommends:

THAT, THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH TAKE A LEADERSHIP ROLE IN THE PLANNING AND PROVISION OF ASSISTED FAMILY HOUSING IN HAMILTON-WENTWORTH.

(Recommendation No. 2)

One of the most significant concerns of the Task Force was the manner in which the Ministry of Municipal Affairs and Housing assessed the 'need' for assisted family housing. The present method of establishing need is a purely statistical one and one that is not entirely adequate. To gain an understanding of the total need for assisted units, both the statistical and empirical information available must be considered. In order to achieve this objective, it is recommended:

THAT, A FORMALIZED PROCESS OF CONSULTATION BE INITIATED BY THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH IN CONJUNCTION WITH THE MINISTRY OF MUNICIPAL AFFAIRS AND HOUSING, THE CANADA MORTGAGE AND HOUSING CORPORATION AND CONCERNED COMMUNITY INTERESTS FOR THE PURPOSE OF JOINTLY REVIEWING, AND MAKING RECOMMENDATIONS CONCERNING THE SUPPLY AND DEMAND FOR ASSISTED FAMILY HOUSING ON AN ANNUAL BASIS IN THIS REGION.

(Recommendation No. 3)

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The area municipalities and the Region of Hamilton-Wentworth have important roles to play within the assisted family housing realm. The Region can provide a valuable service in helping to better understand the total need for assisted family housing by implementing the recommendation:

> THAT, A MINISTRY OF MUNICIPAL AFFAIRS AND HOUSING 'QUESTIONNAIRE ANALYSIS' BE SPONSORED BY THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH TO COMPLEMENT THE 'WAITING LIST ANALYSIS' CURRENTLY UNDERWAY IN THE REGION.
>
> (Recommendation No. 4)

All of the efforts which would go into implementing the above recommendations would be fruitless unless the results of consultation and other activities are directly acted upon in the community. Thus, it is imperative:

> THAT, REGIONAL COUNCIL TAKE APPROPRIATE ACTION BASED UPON THE RESULTS OF THE 'QUESTIONNAIRE' AND 'WAITING LIST' ANALYSES AS WELL AS THE RECOMMENDATIONS WHICH EVOLVE FROM THE JOINT CONSULTATION PROCESS (DESCRIBED IN RECOMMENDATION NO. 3).
>
> (Recommendation No.5)

Since the Province is encouraging the development of the municipal non-profit housing program (and provides generous funding), it is felt that the area municipalities and the Region should take advantage of this method of becoming directly involved in providing assisted family housing in a Region with no municipal non-profit units. It is strongly proposed:

> THAT, BOTH THE LOCAL AREA MUNICIPALITIES AND THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH CREATE FAMILY MUNICIPAL NON-PROFIT CORPORATIONS IN THIS REGION.
>
> (Recommendation No. 6)

The Task Force, in its work, has become aware that there is a need for an emergency family housing program which can accommodate whole families (two parents and at least one child) in the event of an emergency. A large number of residential-care facilities are operating in the Region, but they do not cater to entire families. It is recommended:

> THAT, THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH IMPLEMENT AN EMERGENCY FAMILY HOUSING PROGRAM IN THIS REGION.
>
> (Recommendation No. 7)

The Task Force believes that the Social Planning and Research Council can play an important role in the private non-profit/cooperative programs. However, one hindrance to the greater success of these programs has been that potential community sponsors have not always been properly identified and equiped to manage the units they maintain once they do enter the programs. Thus, it is recommended:

> THAT, THE SOCIAL PLANNING AND RESEARCH COUNCIL ASSUME A MAJOR ROLE IN:
>
> A. IDENTIFYING AND RECRUITING POTENTIAL COMMUNITY SPONSORS OF FAMILY PRIVATE NON-PROFIT AND COOPERATIVE HOUSING IN THE REGION: AND,
>
> B. PUBLICIZING THE EXISTENCE AND USE OF ORGANIZATIONS WHICH ARE AVAILABLE TO EDUCATE POTENTIAL SPONSORS OF FAMILY PRIVATE NON-PROFIT/COOPERATIVE UNITS CONCERNING THE NECESSARY MANAGEMENT SKILLS REQUIRED TO OPERATE A PROJECT SUCCESSFULLY.
>
> (Recommendation No. 8)

The Social Planning and Research Council could also make a valuable contribution to the community by helping to bring together the varied interests to discuss the assisted housing situation and obtain input and feedback from this report and, possibly, the Region's housing

statement update. The final recommendation is:

> THAT, THE SOCIAL PLANNING AND RESEARCH COUNCIL SPONSOR A FORUM ON ASSISTED FAMILY HOUSING IN HAMILTON-WENTWORTH IN ORDER TO BRING INTERESTED PARTIES TOGETHER TO BEGIN A DIALOGUE AND DISCUSS THIS REPORT AND THE REGION'S MUNICIPAL HOUSING STATEMENT UPDATE (VIS A VIS ASSISTED HOUSING).
>
> (Recommendation No. 9)

6. Conclusion:

The original perception of the Task Force, and other community interests, that there is an unmet need for more assisted family housing in Hamilton-Wentworth is well founded and does indeed exist. It is felt that a process of consultation between the housing agencies, the local levels of government and community interests in the assessment of 'need' is imperative and that this assessment encompass both the statistical and empirical information available.

If the provision of assisted family housing is to become a priority, it will require that the Regional Municipality of Hamilton-Wentworth assume a leadership role in the future. As important is the dire need for more effective communication and dialogue among the various housing, government and community interests in this Region concerning the assisted family housing situation.

INTRODUCTION

In May, 1981 the Board of Directors of the Social Planning and Research Council of Hamilton and District formed an ad hoc 'Housing Task Force' which was composed of a number of interested Board members and community-minded individuals.

The Task Force was struck in response to a perceived problem in the housing market in general, and to the supply of assisted housing in the Region specifically. After some deliberation, and in view of the magnitude of the housing field, the focus of the Task Force was narrowed to an exploration of the assisted housing situation for low-income families in Hamilton-Wentworth since their problems appeared to be most immediate.

The mandate of the Task Force was to examine the availability and accessibility of assisted family housing in the Region and attempt to fulfill the following objectives:

a) identify and describe the issue(s);
b) discuss alternative strategies; and,
c) develop recommendations for Board consideration.

The Task Force, in its work, has collected information/data about the family assisted housing market in the Region; prepared an interim background draft report which received comment from many assisted housing-related organizations; met with representatives from the Region, the Ontario Housing Corporation, the Hamilton-Wentworth Housing Authority, the Ministry of Municipal Affairs and Housing and the Canada Mortgage and Housing Corporation; discussed alternative methods of approaching the assisted housing problem; and developed recommendations for the consideration of the Board of Directors.

Having completed this work, the report of the Task Force has been structured to:

a) document, as background, the agencies and programs involved in the provision of assisted family housing in Hamilton-Wentworth;

b) describe, from the local perspective, the current situation;

c) outline the direction of government policy; and,

d) discuss the most pressing local issues concerning assisted family housing in conjunction with Task Force recommendations.

BACKGROUND

Upon close examination, the assisted family housing picture appears rather complex in view of the number of agencies involved in the provision of such housing and the magnitude of their programs.

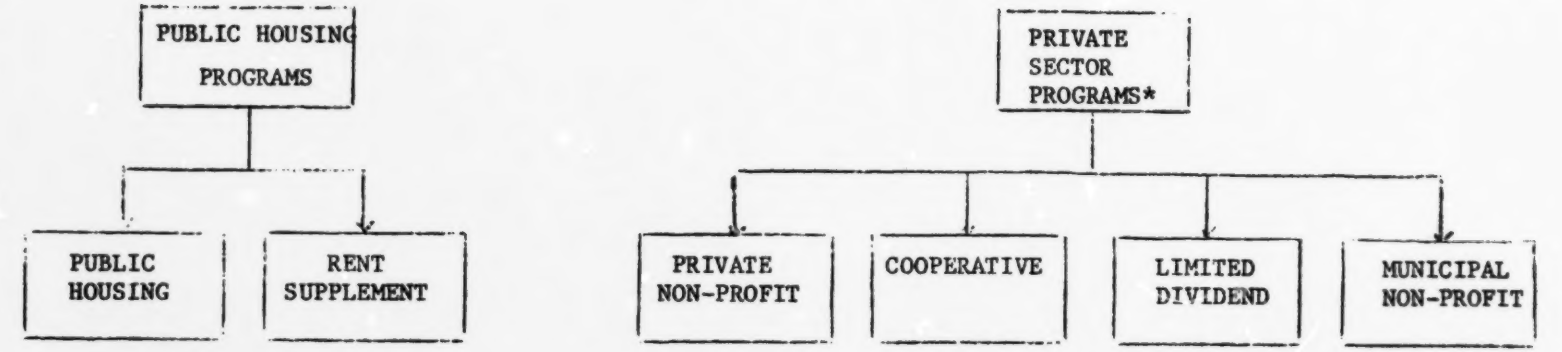
1. The Structural Framework:

Figure 1 illustrates the structural framework of the assisted housing situation as it currently exists in Hamilton-Wentworth. It should be noted that the diagram has been simplified and does not include such programs as the Ontario Rental Construction Loan Program or the Ontario Community Housing Assistance Program since there are presently no units in the Region operating under these forms of assistance.

FIGURE 1

ASSISTED HOUSING STRUCTURE IN HAMILTON-WENTWORTH

1981



PROGRAMS:	PUBLIC HOUSING	RENT SUPPLEMENT	PRIVATE NON-PROFIT	COOPERATIVE	LIMITED DIVIDEND	MUNICIPAL NON-PROFIT
AGENCIES:	OHC HWHA	OHC HWHA	CMHC	CMHC	CMHC (Terminated)	MMAH
INVENTORY:	5163	499	858	42	851	0
-Family	2000	244	58	42	851	0
-Senior	3127	252	800	0	0	0
-Handicapped	36	3	0	0	0	0

*Operates with Provincial/Federal assistance.

OHC - Ontario Housing Corporation
HWHA - Hamilton-Wentworth Housing Authority
CMHC - Canada Mortgage and Housing Corporation
MMAH - Ministry of Municipal Affairs and Housing

Note: Refer to Appendix B and its footnotes concerning the assisted housing inventory.

As Figure 1 indicates, government programs can be divided into two general categories: public housing programs (assisted financially and operated by the government) and private sector programs (assisted financially by the government but operated by individuals/ groups/municipal corporations).

Before proceeding with a description of the various programs, it may help to first outline the general responsibilities of the agencies who administer the programs.

2. The Agencies:

a) Canada Mortgage and Housing Corporation (CMHC):

The major responsibility of this federal corporation is to administer the National Housing Act, 1954 (NHA) (RSC 1970 C.N.-10).

More specificially, in the area of assisted housing, the Canada Mortgage and Housing Corporation's main function is to promote integrated housing projects which include a diversity of income levels and lifestyles.

The Canada Mortgage and Housing Corporation provides program assistance in three areas: 1) non-profit housing; 2) co-operative housing, and, 3) public housing.

b) Ontario Ministry of Municipal Affairs and Housing:

In general terms, the provincial Ministry of Municipal Affairs and Housing is responsible for:

> "insuring that provincial interests are reflected through a sound planning framework; facilitating the provision and maintenance of adequate housing; [and] ensuring efficient use of lands acquired for residential, commercial and industrial development."[1]

More specifically, the Ministry of Municipal Affairs and Housing is responsible for conducting market surveys (e.g. waiting list analyses and questionnaire surveys) upon the request of Municipal Councils or the Ontario Housing Corporation (a provincial agency which receives policy direction from the Ministry).

c) Ontario Housing Corporation (OHC):

The Ontario Housing Corporation is the provincial agency that actually owns and maintains operational control over the public housing portfolio. The Corporation administers the rent supplement program but does not own any units in privately held buildings. Such units are contracted to the Corporation for geared-to-income applicants. The Corporation provides rental housing to lower-income families, senior citizens and mentally and physically disabled individuals who qualify for such assistance.

---

[1] Ministry of Culture and Recreation, "New" KWIC Index To Your Ontario Government Services 1981/82 (Toronto: Ministry of Culture and Recreation, 1981), p. 228.

Furthermore:

> "OHC, which was established in 1964, has the power to develop non-profit housing as well as public housing. Private sector funding is used to reduce demands on government finances. OHC also acquires the use of units for rent-geared-to-income purposes in properties not owned by the corporation."[2]

Recent policy direction has been focused towards the development of the municipal non-profit program.

d) Hamilton-Wentworth Housing Authority (HWHA):

A large part of the Ontario Housing Corporation's housing portfolio is managed, on a day-to-day basis, by local housing authorities such as the Hamilton-Wentworth Housing Authority in this Region.

The Hamilton-Wentworth Housing Authority, like many other housing authorities:

> "is delegated freedom of action to deal with the local issues within the framework of the management agreements and general policy directives issued by OHC. Because they are local in nature, housing authorities are better suited to respond to the needs of their communities with regard to assisted accommodation. Housing authority members are nominated by the three levels of government."[3]

All three levels of government are involved in providing assistance in the area of housing, whether it be financial cost-sharing, administration or the management of various parts of the total assisted housing inventory. There are

---

[2] Ministry of Municipal Affairs and Housing, "Outline - Ontario Housing Corporation" (Toronto: Ministry of Municipal Affairs and Housing, 1980).

[3] Ministry of Municipal Affairs and Housing, "Outline - Ontario Housing Corporation".

also a number of community interest groups/organizations, such as Victoria Park Community Homes Inc., who are involved in the provision of assisted housing under private sector programs and these will be mentioned later in the report.

An explanation of the various government programs should help to clarify the roles of the agencies involved in assisted family housing in Hamilton-Wentworth.

3. The Programs:

a) Public Housing Programs

(i) Public Housing Assistance:

Administration - the Ontario Housing Corporation is responsible for this program since they own and maintain operational control over the housing units.

Management - the Hamilton-Wentworth Housing Authority manages the housing stock on behalf of the Ontario Housing Corporation by conducting regular maintenance and property upgrading operations as part of their responsibilities.

Inventory - there are a total of 5,163 public housing units in Hamilton-Wentworth. Of this total, 2,000 units (38.7 percent) are for low-income families who are assisted on a rent-geared-to-income basis.

Tenant Selection - to be eligible for public housing, the family must be composed of a parent(s) aged 18 years and over with at least one dependent child.

Families are placed on a waiting list and point-rated according to their 'need' for assisted housing. Up to 100 percent of the units in any public housing project can be rent-geared-to-income (see Appendix A for scales) where families selected generally pay between 16.7% and 25.0% of their gross family income towards the rent for their assisted housing unit.

Funding - the Ontario Housing Corporation borrows up to 100 percent of approved capital costs from privately insured lending institutions and operating subsidies are shared on a 50:50 basis between the federal and provincial governments. Currently, no new units are being provided by the Ontario Housing Corporation, but the existing inventory will continue to be maintained.

(ii) Rent Supplement Program:

Administration - the Ontario Housing Corporation is responsible for the administration of this program, however, the initial responsibility for the procurement and placing of units under the rent supplement agreement are the responsibility of the Ministry of Housing and Municipal Affairs.

Management - the Hamilton Wentworth Housing Authority administers the agreements on behalf of the Ontario Housing Corporation. The private landlords are responsible for rent collection, maintenance and repairs in the same manner as for those residents who are not receiving subsidy assistance.

Inventory - a total of 499 rent supplement units exist in the Region with 244 (48.9 percent) of these established for families on a rent-geared-to-income basis.

Tenant Selection - prospective tenants are chosen from the Hamilton-Wentworth Housing Authority waiting list for assisted family housing. The private landlord - who agrees to enter his/her units into the program - then meets with the Hamilton-Wentworth Housing Authority management to discuss prospective tenant families. The selected applicants are then advised that a unit is available and leasing arrangements are made between the landlord and the prospective tenant. Up to 25 percent of the units in a family complex can be established for rent-geared-to-income assistance. The families so selected pay on a rent-geared-to-income basis for between 16.7% and 25.0% of their gross income.

Funding - private landlords make not more than 25 percent of their units available to low-income families needing rent-geared-to-income housing. If the units are satisfactory, the Ontario Housing Corporation and the landlord enter into an agreement for a minimum three year period. The landlord and the Corporation then agree on a current market rent level which does not exceed local market rents for similiar accommodation. Under this agreement, the Ontario Housing Corporation pays, to the landlord, the difference between the agreed market rent for the accommodation and the geared-to-income rent determined by the Corporation for each family. Following this, the tenant family signs a lease with the landlord who is responsible for rent collection, repairs and maintenance, etc. Operating subsidies for the rent supplement program are shared by the federal and provincial governments on a 50:50 basis.

b) Private Sector Programs

(i) Private Non-Profit Housing Program:

Administration - the Canada Mortgage and Housing Corporation is responsible for providing assistance under this program.

Management - non-government, private non-profit corporations operate the units (referred to as the sponsoring group).

Inventory - a total of 858 assisted private non-profit units are currently available in the Region of which 58 units (6.8 percent) have been delegated to families on a rent-geared-to-income basis.

Tenant Selection - the sponsoring group is given the task of selecting families but the actual process varies as set out in the operating agreement with the Canada Mortgage and Housing Corporation. A waiting list and priorizing of families is frequently used in the selection process. Up to 25 percent of the units in a private non-profit development may be allocated to families on a rent-geared-to-income basis whereby the family generally pays between 16.7% and 25.0% of their gross income towards rent. The remaining 75 percent of the units are rented on a non-profit basis to low and moderate-income people, generally paying at the lower range of market rates for comparable accommodation.

Funding - the Canada Mortgage and Housing Corporation provides the following assistance to non-profit organizations under the provisions of the National Housing Act:

- "Financial assistance [of up to $75,000] to develop the housing proposal to the point where a loan application can be made:

- Loan insurance for up to 100% of the agreed-to-cost of the project [for a period of up to 35 years] when mortgage financing is obtained from lenders approved by CMHC:

- Financial assistance to subsidize mortgage payments from going market interest rate to as low as 2%. This has the effect of reducing rents, especially for low-income tenants; and

- Funding for repairs and modifications [of up to 3,750 per unit under the federal Residential Rehabilitation Assistance Program - RRAP] where existing housing is acquired."[4]

(ii) Co-operative Housing Program:

Administration - the Canada Mortgage and Housing Corporation is responsible for providing assistance under this program.

Management - co-operatives are managed entirely by groups of people who have been incorporated as non-profit housing co-operatives under provincial law. Co-operative members can actively participate in the operation of the project by doing their own maintenance and bookkeeping to reduce their operating costs and, consequently, to keep their rents down.

Inventory - a total of 42 assisted co-operative housing units are available in the Region, all of which are designed for families on a rent-geared-to-income basis (and all of which are part of the Greenhill Place Housing Co-operative, 350 Quigley Road, Hamilton).

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[4] Canada Mortgage and Housing Corporation, The Private Non-Profit Housing Program (Ottawa: Canada Mortgage and Housing Corporation, 1981), p. 2.

Tenant Selection - the Board of Directors of the co-operative are responsible for the selection of families but the actual selection process varies depending upon the type of agreement made with the Canada Mortgage and Housing Corporation. A waiting list and priorizing of families are likely methods of unit allocation. The co-operative is designed to provide for a range of family incomes. Up to 25 percent of the units in a co-operative can be allocated to families on a rent-geared-to-income basis whereby the family generally pays between 16.7% and 25.0% of their gross income towards rent. The remaining tenants are charged at a rate which relates to the lower end of the range of rents in the private market for similar housing.

Funding - the Canada Mortgage and Housing Corporation provides the following assistance to co-operative housing groups under provisions of the National Housing Act:

- "Financial assistance [of up to $75,000] to develop the housing proposal to the point where a loan application can be made:
- Loan insurance for up to 100% of the agreed-to-cost of the project [for a period of up to 35 years] when mortgage financing is obtained from lenders approved by CMHC:
- Financial assistance to subsidize mortgage payments from going market interest rate to as low as 2%. This has the effect of reducing rents, especially for low-income tenants; and
- Funding for repairs and modifications [of up to $3,750 per unit under the federal Residential Rehabilitation Assistance Program - RRAP] where existing housing is acquired."[5]

[5]Canada Mortgage and Housing Corporation, The Cooperative Housing Program (Ottawa: Canada Mortgage and Housing Corporation, 1981), p. 2.

(iii) Limited Dividend Program (terminated in 1976):

Administration - although the limited dividend program was terminated in 1976, the Canada Mortgage and Housing Corporation is still responsible for the administration of the portfolio still operating in Hamilton-Wentworth.

Management - the landlords/developers who supply the units also manage the inventory.

Inventory - currently, there are 851 assisted limited dividend units in the Region and, although the exact figure is not available, the vast majority of the inventory are occupied by families.

Tenant selection - since the program is intended for low to moderate income groups, the Canada Mortgage and Housing Corporation has established an average rent figure for the units. Families whose gross income is less than four times the average rent set by the Canada Mortgage and Housing Corporation are considered eligible for a unit, as a guideline. However, if a family's gross income is 25 percent above the four times average rent limit, they are not considered eligible for a limited dividend unit. Within this framework, the landlords are free to select their own tenants. Units can be established for families requiring rent-geared-to-income assistance, but there are no quotas or guidelines which the landlord must follow. Landlords must deal directly with the Ministry of Municipal Affairs and Housing if rent-geared-to-income families are to be housed in limited dividend units. Annual audited statements from the landlords must be submitted to the Canada Mortgage and Housing Corporation who are also responsible for approving rental increases.

Funding - the units in the limited dividend inventory have been constructed by private builders or organizations (who own and manage the units) with capital assistance from the Canada Mortgage and Housing Corporation of up to 90 percent mortgage relief. A preferential mortgage rate of from 5 to 8 percent for a 50 year amortization period was also given to landlords. No rent subsidies or supplements are included in the Canada Mortgage and Housing Corporation assistance. Each landlord enters into an agreement with the Canada Mortgage and Housing Corporation to limit profits on their units. However, landlords are allowed a return on their equity of 5 percent per year (which is tied to the amount of equity involved). No new units have been acquired/built since 1976, nor will any be acquired, but existing units will continue to be assisted.

(iv) Municipal Non-Profit Housing Program:

Administration - the Ministry of Municipal Affairs and Housing is responsible for the overall administration of the municipal non-profit program including the project review, approval and inspection process for each development. Once a project has been approved by the Province, federal rent reduction grants and loan insurance through the Canada Mortgage and Housing Corporation can be made available.

Management - units in the program are maintained by the municipal non-profit corporation which has agreed to sponsor the development.

Inventory - at present, there are no municipal non-profit housing units (family or senior) in Hamilton-Wentworth.

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Tenant Selection - an administrative manual has been prepared for non-profit housing groups setting out the criteria under which tenants should be selected. Rent-geared-to-income applicants may be selected from the Hamilton-Wentworth Housing Authority waiting list. The program is designed to provide for a range of family incomes. Up to 25 percent of the units in a municipal non-profit program can be designated for families on a rent-geared-to-income basis whereby the family generally pays between 16.7% and 25.0% of their gross income towards rent. The remaining tenants are charged at a rate which relates to the lower end of the range of rents in the private market for similar housing. All units are operated on a non-profit basis.

Funding - the program provides assistance for the following capital costs:

- "National Housing Act (NHA) insurance on mortgage loans from NHA - approved lending institutions..., up to 100 percent of the lending value of acquired recommendation or new projects [by the Canada Mortgage and Housing Corporation].

[In addition, provision is made for the following operating subsidies:]

- An annual federal rent reduction grant to help offset operating losses. This grant has the effect of reducing the effective interest rate applied to approved capital project costs to two percent over a 35-year loan amortization period....
- The province offers an additional rent reduction grant, if required, of up to 100 percent of the federal rent reduction grant.
- ....if additional subsidy is required at this stage it would be shared on a 50:50 ratio by the federal and provincial governments."[6]

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[6]Ministry of Municipal Affairs and Housing, "Outline - Municipal Non-Profit Housing" (Toronto: Ministry of Municipal Affairs and Housing, 1980).

4. Housing Assistance:

In addition to the housing programs available in Hamilton-Wentworth, there are forms of housing assistance, financial in nature, which are available to low-income families.[7]

a) Family Benefits Allowance Supplementary Aid:

The Ontario Ministry of Community and Social Services is responsible for the administration of this program. Benefits take the form of cash supplements to Family Benefits Allowance recipients in order to afford shelter costs not met by the monthly shelter allowance portion of their Family Benefits Allowance cheques. In 1980, approximately 38,000 issuances were made in the Region. The total expenditures for the program in 1981 were $909,000. The Province and the Federal Government cost share the program on a 50:50 basis.

b) General Welfare Allowance Special Assistance:

The Department of Regional Social Services is responsible for the Special Assistance Program. Cash supplements are given to General Welfare Assistance recipients to meet shelter costs not met by their General Welfare Allowance benefits. There were approximately 37,000 issuances in the Region in 1980. The total expenditures for the program amounted to $840,000 in 1981. The Federal, Provincial and Regional governments cost share the program on a 50:30:20 basis.

c) Other Agency Programs:

There are also a number of residential care and short-term/ temporary housing facilities in the Region. These will be described later in a discussion of emergency housing in Hamilton-Wentworth.

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[7] The information has been extracted from the Planning and Development Department, City of Hamilton Social Housing Profile (Hamilton: The The Regional Municipality of Hamilton-Wentworth, 1981), p. 23, 31-4.

THE LOCAL PERSPECTIVE

Although there are many government programs and forms of assistance available to low-income families, upon examination, the general picture for such families in Hamilton-Wentworth does not look encouraging when current trends are reviewed.

In the past few years we have witnessed a 'tightening' of the housing market for both rental and owner-occupied accommodation. Families seeking to purchase their own home have been hard hit by increased mortgage interest rates. In view of this situation, the construction/development industry had been pressed financially and building production has plummetted.

In Hamilton-Wentworth, housing unit production has dropped from 5,035 units in 1976 to 1,215 units in 1980 - a 75.9 percent decrease. Furthermore, the 1980 figure of 1,215 units is well below the Region's 'Established Annual Requirement' of 3,900 units.[8]

Concurrently, in the rental construction market, unit production has dropped dramatically over the past years. Between 1976 and 1980, the production of rental apartments has decreased by 93.0 percent.

Furthermore, in October, 1976 the vacancy rate in apartment structures of six units and over (privately initiated) in the City of Hamilton was 3.5 percent according to the Canada Mortgage and Housing Corporation. By October, 1981 this figure had dropped to 0.9 percent. Many, including the Planning and Development Department, believe that a 2 percent apartment vacancy rate "is considered desirable in terms of the provision of adequate choice and availability."[9]

And, although 2 percent is considered desirable, a vacancy rate of less than 1 percent, such as in the City, represents a severe lack of choice or flexibility for renters and is significantly below acceptable levels.

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[8] Planning and Development Department, Housing and Population Monitoring Report - January to December, 1980 (Hamilton: The Regional Municipality of Hamilton-Wentworth, 1981), p. 7-8.

[9] Planning and Development Department, Housing and Population Monitoring Report - January to December, 1979 (Hamilton: The Regional Municipality of Hamilton-Wentworth, 1980), p. 15.

All of these factors contribute greatly to the current depressed housing market in Hamilton-Wentworth. Against this general backdrop, one must wonder what the current outlook for the assisted housing market is likely to be.

1. Supply of Assisted Housing:

The Planning and Development Department, in its 1980 housing monitoring report, stated that, although the number of new assisted housing commitments was encouraging, "production of assisted units over the past few years have been well below the targets adopted by Council in 1976."[10]

Historically, there has always been a greater number of assisted senior citizen units than family units in the Region. However, in 1980, the gap between the family and senior citizen inventories began to narrow slightly as a few family units were acquired.

At the end of 1981 there were 7,413 assisted housing units in Hamilton Wentworth. Of this total, 3,195 units (43.1 percent) were allocated to families needing assistance. Senior citizens received 4,179 units (56.4 percent) and 39 units (0.5 percent) were modified for handicapped use. Figure 2 illustrates the assisted housing inventory for the Region by program in 1981. (Refer to Appendix B for numeric breakdown of inventory illustrated in Figure 2).

Of the 3,195 family assisted units in the Region, the Canada Mortgage and Housing Corporation is responsible for the administration of 29.8 percent (951 units) while the remaining 70.2 percent (2,244 units) are administered by the Ontario Housing Corporation with the majority being managed by the Hamilton-Wentworth Housing Authority.

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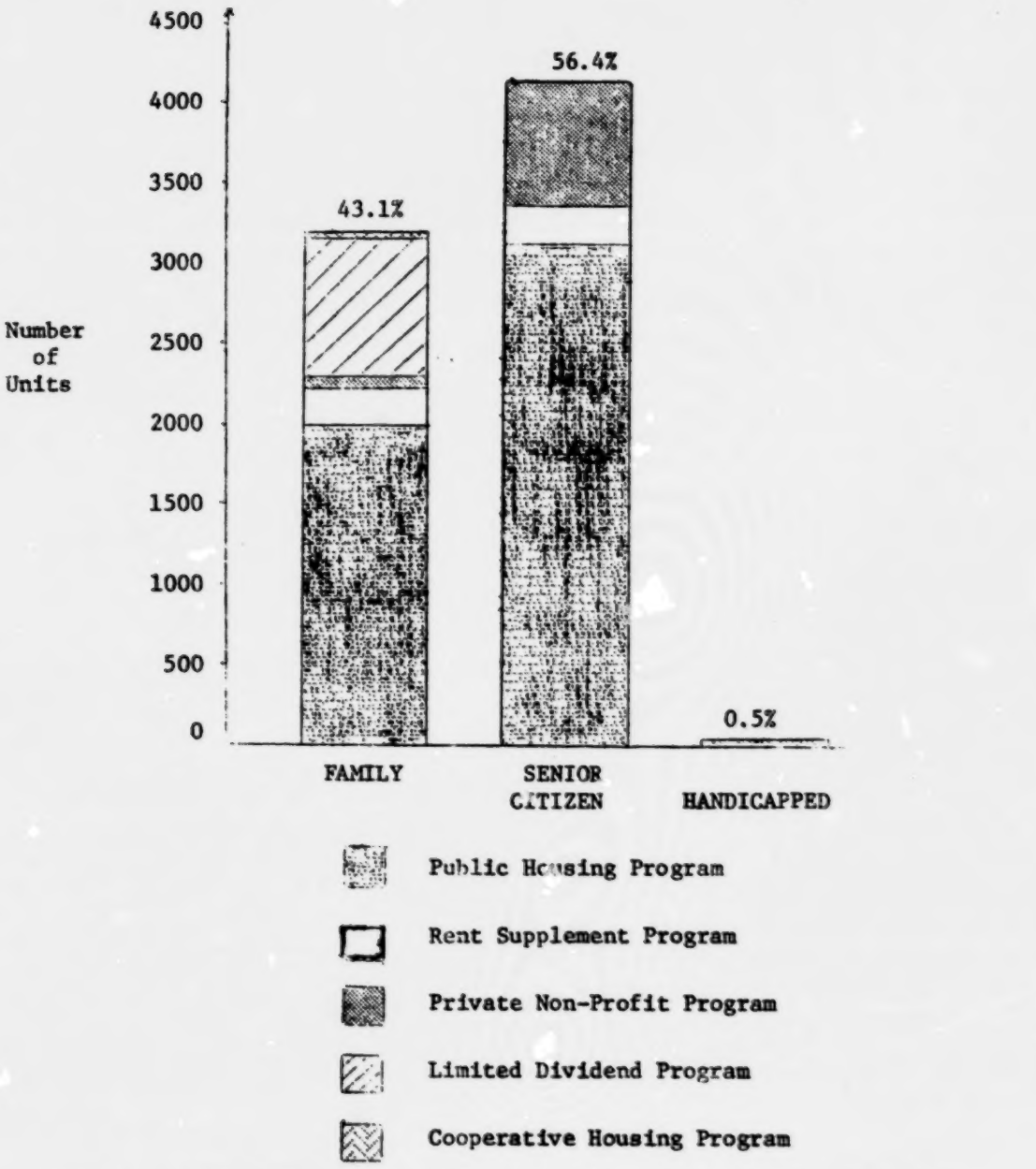
[10] Planning and Development Department, Housing and Population Monitoring Report - January to December, 1980, p. 15.

FIGURE 2

ASSISTED HOUSING INVENTORY FOR HAMILTON-WENTWORTH

1981



Note: Inventory is only for units which are directly assisted by government programs or considered to be, effectively, assisted since the rents are at or below the bottom quarter of the open market rents.
(See Appendix B for a more detailed breakdown and description).

An examination of the assisted family supply of units by program for the past two years statistically indicates a stagnant portfolio of units in Hamilton-Wentworth. The public housing inventory did not increase at all and the rent supplement portfolio remained constant as well. The Ontario Housing Corporation/Hamilton-Wentworth Housing Authority only continued to administer the inventory of units which existed in 1979. Furthermore, the Canada Mortgage and Housing Corporation portfolio showed little movement as well. The number of assisted private non-profit units did increase slightly and, for the first time, a number of co-operative housing units were acquired. However, the Region still does not contain any municipal non-profit units. The limited dividend program is no longer an alternative since it was terminated in 1976.

Overall, in the past two years, the family inventory of assisted units has shown a net increase of about 65 units. If not for Victoria Park Community Homes Inc., and the Greenhill Place Housing Cooperative the family assisted inventory would have shown no increase at all. The obvious conclusion is that the supply of assisted family units in the Region has become stagnant. The question which needs to be addressed, then, should be is the supply meeting the demand?

2. Demand for Assisted Housing as Indicated by the Waiting List:

The demand for private non-profit and co-operative housing (as administered by the Canada Mortgage and Housing Corporation) for families is difficult to gauge, due, in part, because the supply is dependent upon the willingness of community groups, such as Victoria Park Community Homes, Inc., to sponsor the construction/management of units.

To gain an understanding of the potential demand for family assisted housing, one of the more tangible methods of measuring demand is by

examination of the Hamilton-Wentworth Housing Authority's waiting list (for the public housing and rent supplement programs). The Housing Authority's waiting list is the current basic tool which is used to measure the demand for assisted family units in the Region, however, other 'indicators' of demand are available, such as the Ministry of Municipal Affairs and Housing's 'Questionnaire Analysis' and the information from direct-service providers. Thus, the waiting list should not be viewed as a direct reflection of the total demand for units. It has certain limitations which will be discussed in this section.

As mentioned, the Hamilton-Wentworth Housing Authority, by agreement with the Ontario Housing Corporation, is responsible for managing just over 70 percent of the total assisted family inventory in this Region.

Figure 3 illustrates the trend during 1981 for the Hamilton-Wentworth Housing Authority's waiting list for families. (Refer to Appendix C for numeric breakdown of waiting list by month for 1981 as illustrated in Figure 3).

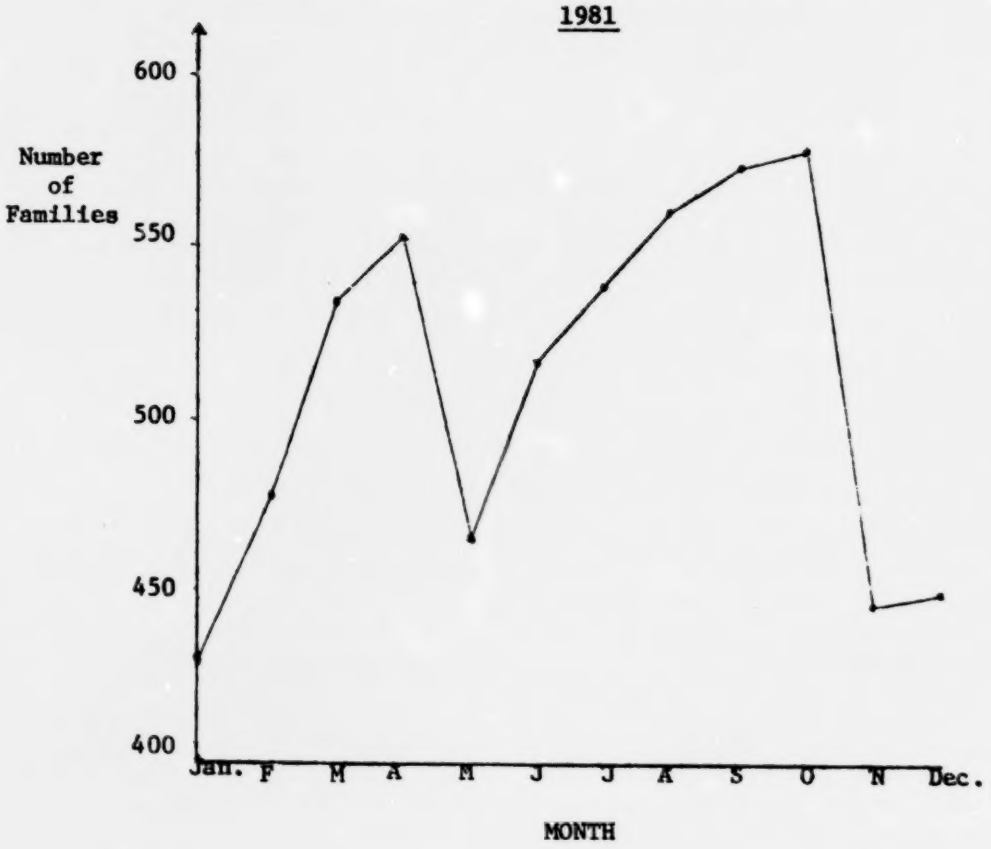
As Figure 3 notes, the waiting list decreased in May and November due to an updating process which resulted in the cancellation of a number of applications - the waiting list decreased by an estimated 15.9 percent in May and 22.9 percent in November, 1981 because of this procedure.

As officials of the Ontario Housing Corporation and the Hamilton-Wentworth Housing Authority correctly point out, the waiting list should not be taken as a direct reflection of the need for assisted family housing since not every family is considered 'in serious need' of a unit. The Housing Authority priorizes families with the use of a priorizing method called a 'point-rating' system. Some families have very few points and are placed low on the priority list and, thus, are not considered in serious need of a unit by the Authority.

FIGURE 3

HAMILTON-WENTWORTH HOUSING AUTHORITY FAMILY WAITING LIST

1981



Note: The decreases in the waiting list figures for May and November are due to an updating process conducted by the Housing Authority for families awaiting accommodation. Families on the waiting list are sent a letter twice a year to determine if they are still interested in an assisted unit. If the family does not respond in approximately 10 days, their application is considered 'inactive' and cancelled. This may have the effect of reducing the waiting list figures (as shown). See Appendix C for 1981 monthly figures.

SOURCE: Ministry of Municipal Affairs and Housing, Ministry of Housing Public Housing Supply and Demand Information System, Table II - Waiting Lists. January to December, 1981.

There are also other reasons why the waiting list should not be construed to reflect the actual demand for units. A 1979 Low Income Housing Study[11], jointly prepared by the Planning and Development Department, the Regional Social Services Department and the Hamilton-Wentworth Housing Authority, concluded that the perceived negative social environment; the location of units; and the type of unit offered to families were reasons for the high rejection and the low application rates for Housing Authority units.

The housed turnover - the number of units which have become vacant and have been refilled - should also be considered. In 1981, the turnover amounted to 342 families. Some of the reasons reported by the Housing Authority for the turnover in units included: recipient of unit had found an apartment/house on the private market; new employment; moved to another location; Housing Authority rent too high; notice to vacate; no longer eligible for the unit; and the stigma attached to public housing. It should be noted that in approximately 60 to 70 percent of the cases, tenants did not give reasons for their departure.

The Planning and Development Department (1980) points out that:

> "The Ontario Housing Corporation normally experiences a high rate of rejection by families seeking subsidized housing when units are offered to them in subsidized housing projects. Therefore, the waiting list is not truly representative of the families awaiting subsidized accommodation."[12]

In spite of this, the trends in the waiting list for the Housing Authority point to increasing numbers of families registering for assisted housing in the Region. Although the waiting list has dropped recently, due to up-dating procedures, the number of families awaiting accommodation continues to rise month after month to new peaks.

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[11] Planning and Development Department, Low-Income Family Housing Study (Hamilton: The Regional Municipality of Hamilton-Wentworth, 1979).

[12] Planning and Development Department, Housing and Population Monitoring Report - January to December, 1980, p. 15.

As a result, family units in the Housing Authority's inventory are almost always completely occupied. In December, 1981 the Housing Authority reported one vacant unit for families in the Region compared to 75 vacant senior citizen units. This is not an uncommon occurrence!

There can be little doubt that the demand for Housing Authority family units exceeds the current supply. The increased demand for assistance which direct-service providers are reporting would, no doubt, also add to the already defined need. Unfortunately, this 'demand' cannot presently be easily measured. As well, if more families were made aware of the existence of the Housing Authority, the need would be even further compounded.

In summary, the Region is facing a situation of increasing demand for assisted family units with a supply which has not kept pace with this need. In the past two years, the supply of:

a) public housing units have remained constant;
b) rent supplement units have decreased;
c) private non-profit units have increased slightly;
d) municipal non-profit units have remained zero;
e) cooperative units have increased due to one project;
f) limited dividend units have decreased.

The overall supply in the Region has remained stagnant and all units are completely occupied. Concurrently, the demand for assisted units, as indicated by the:

a) Housing Authority waiting list, is increasing;
b) requests for assistance from direct-service providers, are increasing.

At what point, when demand exceeds supply, is action likely to be taken to remedy this pattern? An examination of the method by which the Housing Authority processes applicants and utilizes its waiting list to assess the 'need' for more assisted units may provide some indication.

3. Assessment of Need for Assisted Housing:

What, then, is the application process for families seeking an assisted unit from the Housing Authority, and how is the need for more assisted units determined?

a) Family Application Process:

Initially, families seeking an assisted Housing Authority unit complete an 'Application For Rental Accommodation' asking them for general information concerning family composition, employment, income and present accommodation. The Housing Authority then priorizes the applications by pre-pointing them in order to determine who should receive a 'home visit' by a Housing Authority staff member first. The home visit is a face-to-face meeting between the family and the Housing Authority staff member and is for the purpose of actually 'point-rating' the family to determine their need for an assisted unit in relation to other families who have applied. At this time, the 'Family Application Processing Report' is completed by the staff member who assesses the applicant's need for housing by awarding points for current housing conditions, rent, income and family size. Appendix D outlines the method by which points are awarded. The Housing Authority maintains a record of the points given each family on a priorized waiting list. The system is intended to ensure that families with the greatest need are given priority on the waiting list.

Every six months, the Housing Authority updates its waiting list and information by mailing families a letter asking them if they are still interested in a unit and what their current rent status is. If they have any other new information which may alter their point-rating (e.g. recently received General Welfare Assistance) they should also inform the Housing Authority. If the family does not respond to the letter in approximately 10 days by indicating their continued interest in an assisted unit, their file is placed on an 'inactive' list (cancelled) and their position on the waiting list relinquished.

Barring this occurrence, once a family is eventually notified of an offer of a unit, they have an opportunity to first visit the dwelling before accepting. The unit can be refused. If a family later contemplates refusing the offer of a second unit they are notified that, if they do refuse, their application will be cancelled, placed on the 'inactive' list, and their position on the waiting list relinquished.[13]

b) Determination of Need

i) Waiting List Analysis:

An analysis of the Housing Authority's waiting list (to determine if there is a need for more assisted family units) is initiated at the request of either the local Branch Manager of the Ontario Housing Corporation, the Hamilton-Wentworth Housing Authority or the local Council. The Ministry of Municipal Affairs and Housing is responsible for this analysis.

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[13] Only in very few situations will the refusal of a second unit be accepted without cancellation of the application by the Housing Authority. Reasons acceptable include: more than three hours of travel time to work per day from a unit, certain medical conditions; and situations where the applicant may be threatened by others living around them.

The Ministry assembles the 'Family Application Processing Reports' containing each family's point-rating (maximum of 135 points) from the Housing Authority and 're-points' the forms using their own point-rating system (maximum of 100 points).

To be considered 'in serious need' of a unit by the Housing Authority, a family requires at least 50 of a possible 135 points. When the Ministry re-points the waiting list, a family requires at least 35 of a possible 100 points to be rated as 'in serious need' of an assisted unit.

Once all of the families on the Housing Authority's waiting list have been re-pointed, the Ministry then utilizes a statistical method for determining if there is likely to be a need for more assisted family units. The methodology is designed to ascertain the projected demand for units based on the number of families considered to be, and likely to be, 'in serious need' (over 35 points) during the up-coming year.

Very simply, the Ministry adds the number of families presently 'in serious need' to those project to be 'in serious need' during the next year to obtain a 'Total Demand' figure. The projected turnover rate in units and inventory determine the 'Supply' side of the equation. If the demand exceeds the supply, a projected need for more family units is indicated.

Figure 4 outlines, in greater detail, the statistical method which the Ministry implements to project the need for units. It is important to stress that the numbers in the illustration are intended as an example only.

FIGURE 4

PROJECTED DEMAND FOR RENT-GEARED-TO-INCOME

FAMILY ACCOMMODATION IN HAMILTON-WENTWORTH

WAITING LIST - EXAMPLE

			SERIOUS NEED
PRESENT DEMAND			
As at December 31, 1981 Total Number of Applications on File:		450	
Applicants considered to be in serious need: (25 percent)			112
PROJECTED DEMAND			
Estimated 1981-82 flow of applications: (98x12 months)	1,176		
Attrition Rate (cancellations, etc.): (81x12 months)	972		
Remaining Applications:	204		
Probable number of applicants in serious need: (25 percent)			51
Total Demand to 1982:			163
SUPPLY			
Turnover anticipated in existing units to 1982: (12x12 months)	144		
Change in Total Units Available:	-6		
	138		138
EXCESS DEMAND OVER SUPPLY			25

IMPORTANT: This is an example of the methodology used by the Ministry of Municipal Affairs and Housing to analyze a waiting list. The figures are intended as an example only.

(An analysis, such as above, was begun in January, 1982 by the Ministry for the Hamilton-Wentworth Housing Authority).

SOURCE: Ministry of Municipal Affairs and Housing.

The analysis, as shown in Figure 4, is completed for each bedroom size (bachelor, one, two and three or more bedrooms). The resulting 'demands' are then added together. The Ministry considers the results of their analyses to be accurate with ± 10 percent.

ii) Questionnaire Analysis:

The Ministry of Municipal Affairs and Housing is also responsible for a second type of 'need survey' called a Questionnaire Analysis. In an area the size of Hamilton-Wentworth, however, the Region would have to seek Ministry funding to carry out such a study since the task is too large for Ministry officials alone to complete. This type of analysis, when conducted, is done in conjunction with a waiting list analysis.

A sample of tenant families would be sent a questionnaire to determine: 1) if they are in need of a rent-geared-to-income unit; and, 2) if not, are they interested in a non-profit housing unit (with rents established at the lower end of market). The results are then tabulated and extrapolated to the actual size of the community's population. This will indicate the number of families who are likely to require rent-geared-to-income accommodation as well as those interested in non-profit units with rents at the low end of the market.

The results of the waiting list analysis and questionnaire analysis (when both are conducted) are then reported to the appropriate Ministerial departments, the Ontario Housing Corporation and the local Housing Authority for their comments. Since there is no duplication of families between those on the waiting list and those surveyed in the questionnaire sample, the resulting demand figures can be summed to arrive at a total projected need.

A report is then presented to the local/regional council for their consideration and possible action. The Ministry, in response to the report, may request that additional units be acquired or constructed for families.

Having examined the agencies and programs being delivered in the Region and the current state of affairs concerning family assisted housing, it is also important to understand the future direction which the various levels of government are moving towards. Some of the programs currently operating in Hamilton-Wentworth could alter in terms of priority in view of the community's desires and government policy direction..

GOVERNMENT POLICY DIRECTION

1. Shift in Priorities:

Between 1964, when the Ontario Housing Corporation was established, and 1973, the Corporation's major responsibility was the construction of public housing units across Ontario and, as the Standing Committee on the Administration of Justice report (1981) states:

> "The history of OHC is closely related to the changes in federal/provincial public housing programs, up to 1974, the emphasis was upon the construction of provincially owned and managed low income housing projects. From 1974 onwards, public and assisted housing programs changed to emphasize the construction of non-profit housing projects at the initiative of local municipalities and/or private service groups with federal/provincial financial and planning assistance. OHC's direct public housing construction program has, therefore, declined in importance.
>
> ...As a result...OHC has evolved from a major builder and manager of a rapidly growing provincial public housing portfolio (1964-1974) into the position of a manager of the Province's substantial public housing portfolio (1974 to date)."[14]

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[14] Standing Committee on the Administration of Justice, Report on the Ontario Housing Corporation and Local Housing Authorities (Toronto: The Queen's Printer, 1981), p. xxi.

In tandem with this evolution, there are no (nor are there likely to be) plans on the part of the Ontario Housing Corporation to construct more public housing projects in Hamilton-Wentworth. The Ontario Housing Corporation will continue to administer the current programs and maintain, through the Hamilton-Wentworth Housing Authority, management of the present public housing inventory.

Future efforts aimed at expanding assisted family inventories at the local level are clearly going to be directed at increasing the private and municipal non-profit programs, including the cooperative housing program, in conformity with current government philosophy.

In light of this direction, there are likely to be a number of tradeoffs and implications which will result at the local level.

2. Implications at the Local Level

a) Public Housing and Non-Profit/Cooperative Housing:

The public housing program allows for up to 100 percent of all units in a project to be allocated to families on a rent-geared-to-income basis. The non-profit and cooperative housing programs, by contrast, allow for only 25 percent of the families to be assisted on a rent-geared-to-income basis with the remaining 75 percent of the units rented on a non-profit basis to low and moderate-income families.

The public housing program thus has the potential to house many more low-income families on a rent-geared-to-income basis than the non-profit or cooperative housing programs. However, the Ontario Housing Corporation is presently committed to only administering their existing inventory of public housing units - no new construction is likely. This shift away from public housing construction is, in part, quite understandable since some public housing projects have been beset with social problems.

In Hamilton-Wentworth there are examples of the social implications of placing numerous low-income families in public housing projects such as the Oriole Crescent/ Roxborough Park project. High crime rates, vandalism, security problems, the poor physical appearance of structures, crowding, above average use of major social services etc., are often but a few of the visible social costs. These problems have created the phenomenon known as 'ghettoization' in certain projects.

Thus, on the one hand, we can house many low-income families on a rent-geared-to-income basis by creating more public housing projects. However, there is often a high social cost to pay and the Ontario Housing Corporation, as mentioned, is not likely to construct new units in this or any other region. On the other hand, we could follow the government's direction and develop non-profit and cooperative housing; encouraging integration and hopeful a lessening of the social problems often associated with public housing. Such programs also facilitate access to neighbourhood support services and may foster a sense of participation or 'community'. However, these schemes would require the construction/acquisition of many more units to house the same number of families on a rent-geared-to-income basis which could be housed if we encouraged the public housing program.

It appears that the Ontario Housing Corporation is not likely to proceed with the construction of new public housing projects and the Provincial and Federal governments will continue to encourage the non-profit and cooperative housing programs.

The Standing Committee on the Administration of Justice (1981) in its report strongly supported cooperative and non-profit housing because it felt that these programs:

> ".... encourage tenants to involve themselves directly in meeting their particular housing needs. Moreover, the stigma often associated with more traditional government owned and operated public housing is usually avoided."[15]

The Committee was also of the firm opinion that non-profit housing and cooperative housing was preferable to rent supplement since "these two types allow greater control over costs than does rent supplement."[16]

However, the non-profit programs have special differences which must be addressed by local communities. For instance, the success of the private non-profit housing program may be hindered by a lack of community groups willing to sponsor the development/management of assisted family units. Some past attempts have failed, but Victoria Park Community Homes, Inc., has shown considerable success in providing private non-profit housing in Hamilton.

No doubt there are many costs and benefits to be considered, each carrying with it certain implications.

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[15] Standing Committee on the Administration of Justice, p. 3.

[16] Standing Committee on the Administration of Justice, p. 3.

b) Rent Supplement Program and Vacancy Rates:

The potential for the rent supplement program to become a viable alternative to public housing is questionable due to recent trends in rental apartment vacancy rates in Hamilton-Wentworth.

Under the rent supplement program, 25 percent of the units available can be allocated to low-income families needing rent-geared-to-income assistance. The success of the program is dependent upon private landlords in the community. The landlords enter into agreements with the Ontario Housing Corporation to lease up to 25 percent of their units for a minimum of three years to low-income families needing rent-geared-to-income assistance. A price is agreed upon and the landlord is then responsible for rent collection, repairs, maintenance, etc.

The problem arises when rental apartment vacancy rates in the community begin to fall. As the vacancy rate for rental apartments drops, the market tightens for families seeking such accommodation. This can have an adverse effect upon the portfolio of apartments in the rent supplement program. Landlords involved in the program, or landlords considering becoming involved in the program, are likely to begin questioning the benefits of their participation. They may instead prefer to avoid the restrictions of government involvement and take advantage of a landlord's market allowing them greater freedom of tenant selection and increased control over rents.

This situation is likely to occur in Hamilton-Wentworth. In the City of Hamilton in October 1977, the apartment vacancy rate reported by the Canada Mortgage and Housing Corporation was 5.0 percent (well above the desirable level of 2 percent).

By October 1981, the vacancy rate had dropped to 0.9 percent - creating a severe lack of choice for renters. Refer to Appendix E for trends in apartment vacancy rates in Hamilton-Wentworth area municipalities.

With no easing of the apartment vacancy rate in sight in this Region, it is foreseeable that landlords will remain reluctant to enter the rent supplement program. As well, as the contracts currently in force come up for renewal, how many landlords are likely to opt out of the program?

As the City Planning and Development Committee (1980) summarizes:

> "...the availability of apartment units in the Rent Supplement Program is affected by the apartment vacancy rate. The apartment vacancy rate is declining and it is felt that as this occurs, fewer landlords will be interested in participating in the Rent Supplement Program."[17]

Proof of this assertion was found by the Standing Committee on the Administration of Justice (1981). The Committee discovered that:

> "Due to current tight rental market conditions, a trend has developed whereby private landlords have not been renewing their rent supplement agreements with OHC. Between 1978 and 1980 the total number of rent supplement units in Ontario actually declined from 10,816 to 9,059 units - a decrease of 1,757 units [or 16.2 percent.]."[18]

The Committee also discovered that the rent supplement program had a number of other problems/disadvantages. These included greater cost than government owned public housing; difficulty in providing social and consultative services to rent supplement tenants; financial benefits accruing primarily to the landlord who can also terminate the rent supplement agreement; and the

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[17] Planning and Development Committee, Brief to the Standing Committee on the Administration of Justice Regarding the Ontario Housing Corporation and Local Housing Authorities, August 22, 1980, p. 3.

[18] Standing Committee on the Administration of Justice, p.4.

resulting lack of tenure security for assisted families. The Committee's report does note that one positive feature of the rent supplement program is that low-income families are better integrated into the community.[19]

In spite of this, the outlook for the rent supplement program in this Region does not look encouraging due to current market trends.

c) Termination of the Limited Dividend Program:

The Canada Mortgage and Housing Corporation's limited dividend program operated until 1976 (when it was terminated). Although no units will be acquired by the Corporation through agreement with local landlords, the Canada Mortgage and Housing Corporation will continue to assist the existing inventory in Hamilton-Wentworth for the term of the mortgage in the contracts. The inventory will not expand beyond its present size.

In its place the Canada Mortgage and Housing Corporation is encouraging the development of non-profit and cooperative housing for low-income families.

RECOMMENDATIONS CONCERNING LOCAL ISSUES

The Task Force, in its work, found many issues and problems facing the assisted family housing structure in Hamilton-Wentworth. The following addresses those issues which the Task Force believes deserve particular attention.

A. The Priority of Family Assisted Housing:

Recommendation No. 1:

> THAT, PRIORITY BE GIVEN TO THE FINANCIAL ASSISTANCE, ACQUISITION AND/OR CONSTRUCTION OF UNITS FOR FAMILIES, BY THE SUPPLIERS OF ASSISTED HOUSING IN HAMILTON-WENTWORTH.

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[19] Standing Committee on the Administration of Justice, p. 3-4.

Within the realm of assisted housing in Hamilton-Wentworth the plight of low-income families seeking assisted units is certainly more desperate than that of senior citizens at present. Much of the statistical evidence to support this case has been presented in this report. The inventory of family units is smaller than the senior citizen portfolio and has remained stagnant in almost all programs; the waiting list for families (considerably higher than the senior citizen list) is increasing; and vacant units always exist for seniors but are almost never available for families.

Furthermore, an increased number of requests for emergency assistance from low-income families has been recently reported by some local constituency offices and social service agencies in the Region.

It is in view of both the statistical and empirical information available that the Task Force makes the recommendation that a shift in priorities take place in the provision of assisted housing in the Region. This shift should be aimed at increasing the portfolio of family assisted units as indicated by the need. The Task Force also firmly believes that, for the private sector programs which allow up to 25 percent of family units to be rent-geared-to-income assisted, the 25 percent maximum be strictly enforced. This would mean, for example, that the current 15 percent of rent-geared-to-income assisted units for families in the cooperative/private non-profit programs should be brought up to the 25 percent assisted level. If non-profit and cooperative housing are to be encouraged, the implications for growth in the portfolio of assisted family units should be considered. The non-profit and cooperative programs only allow for half as many families to be rent-geared-to-income assisted than senior citizens (assuming equally sized projects). Thus, a greater number of family units will be required to keep pace with an expanding senior citizen inventory. The Task Force also feels that the portfolio of public housing should be expanded by acquiring/constructing units on a smaller scale (e.g. clusters of homes rather than large projects). The Canada Mortgage and Housing Corporation,

for example, has a stock of a few hundred vacant apartments and homes which could be rented to families on a geared-to-income basis. Since the rent supplement, non-profit and cooperative programs have, thus far, met with limited success in expanding the total family inventory in Hamilton-Wentworth, this alternative would appear even more necessary and viable.

If the provision of family assisted housing is to become a priority in the Region, the area municipalities, and not just the City of Hamilton, are going to have to start playing a greater role by supplying their proportionate share of family units.

B. A Leadership Role for the Region:

Recommendation No. 2:

> THAT, THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH TAKE A LEADERSHIP ROLE IN THE PLANNING AND PROVISION OF ASSISTED FAMILY HOUSING IN HAMILTON-WENTWORTH.

The assisted housing situation in this Region is such that we do not have an organization or government body with the responsibility of ensuring that the total need for assisted family housing is being met. No one particular body has shown initiative in taking a leadership role in this capacity. However, if the priority of assisted family housing is to become a reality, the Task Force believes that it is appropriate and necessary that the Regional Municipality of Hamilton-Wentworth assume a leadership position in the planning and provision of assisted family housing.

Ensuring that the information and recommendations of the annual Planning and Development Department housing monitoring reports (involving assisted housing) are acted upon, is only one way in

which the Region can fulfill its 'planning' leadership role. Other methods will be discussed in later recommendations. The means by which the Region can become involved in the 'provision' of assisted family housing will be discussed in Recommendation No. 6 concerning the municipal non-profit housing program.

C. Cooperation in the Assessment of Need for Assisted Family Housing:

Recommendation No. 3:

> THAT, A FORMALIZED PROCESS OF CONSULTATION BE INITIATED BY THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH IN CONJUNCTION WITH THE MINISTRY OF MUNICIPAL AFFAIRS AND HOUSING, THE CANADA MORTGAGE AND HOUSING CORPORATION AND CONCERNED COMMUNITY INTERESTS FOR THE PURPOSE OF JOINTLY REVIEWING, AND MAKING RECOMMENDATIONS CONCERNING THE SUPPLY AND DEMAND FOR ASSISTED FAMILY HOUSING ON AN ANNUAL BASIS IN THIS REGION.

One of the most significant issues and concern of the Task Force was the manner in which the Ministry of Municipal Affairs and Housing assessed the 'need' for assisted family housing. This question arose primarily as a result of the perception by some community politicians and individuals that there was indeed a need for more assisted family housing in Hamilton-Wentworth as exemplified, in part, by the increasing number of families on the Hamilton-Wentworth Housing Authority's waiting list. The Housing Authority, however, is not convinced of this 'need' as defined by the Ministry of Municipal Affairs and Housing system of analysis.

The methodology utilized by the Ministry (as previously described) to establish the projected need for assisted housing is, by its very nature, a rather 'static' instrument. This is due to its dependence upon statistics as the only basis for determining need.

However, this should not be construed as an entirely negative feature; indeed, statistics have a central role to play in the assessment of the need for family housing.

The criticism which can be made against a solely statistical approach is that it fails to consider what may be termed 'the human dimension'. The Task Force has heard a number of community organizations and individuals involved in the provision of direct-services to low-income families criticize the inability of the current statistically-oriented approach to consider the most immediate needs of those families whom they come into contact with on a daily basis. The fact that, in 1981, over $1.7 million was spent on General Welfare and Family Benefits Allowance special supplementary assistance (an 86.4 percent increase over 1976) in the Region is often overlooked as a solid indication that many families needs for affordable housing are not being met. It is often the case that, on the one hand, direct-service providers strongly believe there is a proven need for more family assisted housing in view of their increasing caseloads/calls for assistance in handling the demand for shelter. On the other hand, the local Housing Authority states that, according to the supply and demand figures, the need for more units which the service providers perceive is not borne-out by the statistics.

This problem exists in Hamilton-Wentworth and has caused a certain amount of antagonism between the local Housing Authority and some service providers. It appears that there are meaningful differences between the ways in which housing agencies and direct-service providers perceive the 'need' for assisted family housing. This is a primary reason why the Task Force has recommended that the Region initiate a joint process of consultation to review and make recommendations concerning the supply and demand for assisted family housing in conjunction with community housing agencies and interests.

Greater cooperation among all parties - whether they be government housing agencies, the Regional government, community groups or service providers - should be encouraged in the process of assessing the needs of families for assisted housing. Improved and more frequent consultation must begin to take place. This recommendation, it should be noted, should not be thought of as an entirely new idea, since as the Regional Official Plan (1980) states:

> "It shall be the policy of Regional Council:
>
> ...In the development and review of its housing policies, to encourage public participation and to request input from: government agencies, including the Regional Housing Authority, the building industry and citizen groups involved in the provision of housing [emphases added]."[20]

It is hoped that greater cooperation and consultation between the Region of Hamilton-Wentworth, the Ministry of Municipal Affairs and Housing (in conjunction with the Ontario Housing Corporation and the Hamilton-Wentworth Housing Authority), the Canada Mortgage and Housing Corporation and the community will result in an acceptable process of determination of the need for family assisted housing. This process should consider both the statistical and empirical information available in the community and assess the need for housing based upon such an integrated approach.

The Planning and Development Department of Hamilton-Wentworth (1980) believes that:

> "Better indicators are needed to determine the true extent of the demand for assisted units in the Region."[21]

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[20] The Regional Municipality of Hamilton-Wentworth, The Regional Municipality of Hamilton-Wentworth: Official Plan (Hamilton: The Regional Municipality of Hamilton-Wentworth, 1980), Section 8.7, p. 62.

[21] Planning and Development Department, Housing and Population Monitoring Report - January to December, 1980, p. 15.

Moreover, the 1979 Low Income Family Housing Study:

> "...recommended that the waiting list for assisted housing was a poor indicator of the need for assisted housing and that a shortage of assisted housing in the Region exists."[22]

D. Actions by the Area Municipalities and the Region:

1) The Sponsoring of a 'Questionnaire Analysis':

Recommendation No. 4:

> THAT, A MINISTRY OF MUNICIPAL AFFAIRS AND HOUSING 'QUESTIONNAIRE ANALYSIS' BE SPONSORED BY THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH TO COMPLEMENT THE 'WAITING LIST ANALYSIS' CURRENTLY UNDERWAY IN THE REGION.

In order to adequately and properly determine the need for assisted family housing in the Region, a Ministry of Housing and Municipal Affairs 'Questionnaire Analysis' (to determine the demand for both rent-geared-to-income assistance and the interest in low-end of market rent units) for the total community needs to be sponsored to complement the waiting list analysis. From a statistical standpoint only, the total need for assisted family housing in Hamilton-Wentworth cannot be determined without obtaining the demand estimates from both a questionnaire and waiting list analysis. The Ministry is presently performing a waiting list analysis. Thus, it is recommended that the Regional Municipality of Hamilton-Wentworth seek available funding from the Ministry of Municipal Affairs and Housing to sponsor a 'Questionnaire Analysis', on a regional basis, to augment the waiting list evaluation.

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[22] Planning and Development Department, Housing and Population Monitoring Report - January to December, 1980, p. 15.

Furthermore, the Planning and Development Department has been producing annual Housing and Population Monitoring Reports containing valuable information about the yearly performance of the housing market in the Region and the population trends which are developing. Although this monitoring process has indicated that increases in the assisted inventory have fallen well below the target set by Council since 1976, little action to correct this situation has been evident.

The Task Force believes that the results and recommendations of the Regional monitoring reports, the waiting list analysis, and the results of a 'Questionnaire Analysis' should be combined, in conjunction with the input obtained from consultations with community groups, to assess the need for assisted family housing in Hamilton-Wentworth. This mutual access and exchange of information would be an important feature of any consultative process.

ii) The Function of Regional Council:

Recommendation No. 5:

> THAT, REGIONAL COUNCIL TAKE APPROPRIATE ACTION BASED UPON THE RESULTS OF THE 'QUESTIONNAIRE' AND 'WAITING LIST' ANALYSES AS WELL AS THE RECOMMENDATIONS WHICH EVOLVE FROM THE JOINT CONSULTATION PROCESS (DESCRIBED IN RECOMMENDATION NO. 3).

All of the time and effort which would go into improving communication in the process of determining need would be fruitless, unless the results and recommendations which evolved from the consultative procedure and 'Questionnaire Analysis' were acted upon by Regional Council. This is the intent of the fifth Task Force recommendation (which complies

with the second recommendation concerning a Regional leadership role). The translation of the recommendations, achieved through local consultation, into concrete action by Regional Council, is required. This may, ultimately, require a re-examination of the assisted housing 'targets' set by Council in 1976. Any identified increased need for assisted housing must be appropriately responded to by locally elected officials as mandated in the Regional Official Plan (1980), which states that:

> "It shall be the policy of Regional Council:
>
> To monitor housing production annually, in cooperation with the Area Municipalities, to ensure that the housing needs of all segments of the population are adequately met."[23]

iii) Developing the Municipal Non-Profit Housing Program:

Recommendation No. 6:

> THAT, BOTH THE LOCAL AREA MUNICIPALITIES AND THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH CREATE FAMILY MUNICIPAL NON-PROFIT CORPORATIONS IN THIS REGION.

The Task Force believes that one way in which the Region can fulfill its leadership function (as described in Recommendation No. 2) and show its support for the priority of family assisted housing (Recommendation No. 1), is through the creation of a municipal non-profit housing corporation to provide assisted units for families. It must be stressed that all of the area municipalities, as well, must be encouraged to sponsor the development of such corporations if the provision and priority of family housing is to increase in the Region. Generous funding is available through the Canada Mortgage and Housing Corporation

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[23] The Regional Municipality of Hamilton-Wentworth, Section 14.8.1, p. 102.

to offset both the capital and operating costs of municipal non-profit ventures (refer to page 15 for a description of the available funding).

In this situation, both the Region and the local area municipalities have already defined roles as described in the Regional Official Plan (1980) which states that:

> "It shall be the policy of Regional Council:
>
> ...To participate with and encourage the Area Municipalities and non-profit and cooperative housing groups to participate in the housing programs offered by senior levels of government which are in the best interest of the residents of this Region."[24]

Participation by the Region and local area municipalities in the municipal non-profit program is certainly indicated and warranted in view of the current assisted family situation.

The Provincial government is also interested in the growth of the municipal non-profit program. Such a program allows for greater local control over the assisted family portfolio and as mentioned, provides funds to assist in dramatically reducing operating and capital costs. Currently though, Hamilton-Wentworth does not contain any municipal non-profit housing units. However, recently the City of Hamilton appears to have shown a willingness to investigate the

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[24] The Regional Municipality of Hamilton-Wentworth, Section 8.12, p. 63.

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feasibility of providing municipal non-profit housing for the first time.

Attempts aimed at encouraging the birth of municipal non-profit corporations are not new to this Region. In 1976, a 'Housing Action Committee' report recommended that the City of Hamilton establish a municipal non-profit housing corporation. The Committee's report stated that:

> "It is because we believe that the provision of affordable family housing is something which should have top priority [emphasis added] in any housing policy that we urge Council to seriously consider the establishment of its own non-profit housing corporation and to become involved in community housing as the Cities of Ottawa and Toronto have done."[25]

In response to this and other reports, and the 1976 Peter Barnard Associate's Hamilton Housing Needs[26] study, the City's Planning and Development Committee summarized that:

> "The only means available to the City to directly provide the needed [assisted] housing is the establishment of a municipal non-profit housing corporation ...[and that it would] be beneficial to begin an examination of non-profit housing to determine [how such a program might affect] the City's financial situation."[27]

Since the City has expressed a previous desire to become involved in starting a municipal non-profit corporation, the Task Force similarly recommends that they create a municipal non-profit corporation. The remaining area municipalities and the Regional Municipality of Hamilton-

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[25] Housing Action Committee, A Response by the Housing Action Committee to the Report Prepared for the Planning and Development Committee (City of Hamilton) by the Peter Barnard Associates, January 1976, May 5, 1976, p. 11.

[26] Peter Barnard Associates, Hamilton Housing Needs (Hamilton: Planning and Development Committee, 1976).

[27] Planning and Development Committee, Re: Hamilton Housing Needs Study, July 14, 1976, p. Summary.

Wentworth are equally encouraged to make a concerted attempt to establish family municipal non-profit corporations in their jurisdictions.

Finally, the Task Force believes that the Social Planning and Research Council should follow-up this recommendation, possibly by contacting both the local and Regional municipalities to determine their position and proposed action (if any) concerning municipal non-profit housing in this Region.

iv) Emergency Housing in Hamilton-Wentworth:

Recommendation No. 7:

> THAT, THE REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH IMPLEMENT AN EMERGENCY FAMILY HOUSING PROGRAM IN THIS REGION.

Not only does Hamilton-Wentworth not contain any municipal non-profit housing units; it also has no emergency housing units.

Emergency housing, in the context which the Task Force defines it, is housing where whole families who have been forced for various reasons to leave their present accommodation, may go to live until they are able to re-establish themselves in the community by securing suitable permanent accommodation. The Task Force is concerned that families in certain situations (e.g. facing eviction, fire, demolition, heating system failure, natural destruction of their housing unit) may have no place to turn for shelter in the event of an emergency. An emergency shelter could, therefore, provide accommodation for many families until such time as they are able to find suitable housing elsewhere in the community.

The Task Force recognizes that there are a few temporary housing shelters and a number of residential-care facilities (including group homes, hostels, boarding homes, retirement homes, lodging homes and rest homes) in the Region,[28] however, such accommodation is short-term and generally for specific target populations or special needs groups (e.g. alcoholics, transients, mentally retarded individuals). 'Whole families' (with two parents and at least one child) would not be able to find accommodation in the event of an emergency, excluding the possible assistance of relatives and friends.

The Region should play a prominent role in the development of a suitable program for emergency family housing. They need not, however, necessarily have to carry out this task alone, for as the report by the Standing Committee on the Administration of Justice (1981) recommended:

> "The Ontario Housing Corporation [should] assume a greater role in the provision of emergency housing. Housing allowances, vacant suites within OHC buildings, and rent supplement should be used to provide emergency housing."[29]

An emergency housing shelter does exist in Toronto. The Family and Veteran's Residence, as it is called, is operated by the Metropolitan Toronto Department of Community Services. The residence is funded under the provisions of the General Welfare Assistance Act. Cost sharing between the federal, provincial and regional governments is on a 50:30:20 basis. The shelter houses many families including fire, eviction, transient and domestic problem cases. The shelter has handled 2,548 cases during the past year involving more than 14,000 children.

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[28] In 1980, the City of Hamilton contained 77 residential-care facilities with an 848-bed capacity and 12 short-term housing shelters for transients, battered women, native women, drug addicts, etc.

[29] Standing Committee on the Administration of Justice, p.5.

The average stay for families is about 15 days. No time limits are placed on those seeking shelter. Although the residence has 85-90 beds, it has in extreme situations housed as many as 155 persons in a night. The demand almost always exceeds the supply. The residence is also unique in Toronto since it houses whole families and single male parents (as well as single women with no children).

E. Actions by the Social Planning and Research Council:

i) Encouraging Private Non-Profit and Cooperative Housing:

Recommendation No. 8:

THAT, THE SOCIAL PLANNING AND RESEARCH COUNCIL ASSUME A MAJOR ROLE IN:

A. IDENTIFYING AND RECRUITING POTENTIAL COMMUNITY SPONSORS OF FAMILY PRIVATE NON-PROFIT AND COOPERATIVE HOUSING IN THE REGION; AND,

B. PUBLICIZING THE EXISTENCE AND USE OF ORGANIZATIONS WHICH ARE AVAILABLE TO EDUCATE POTENTIAL SPONSORS OF FAMILY PRIVATE NON-PROFIT/COOPERATIVE UNITS CONCERNING THE NECESSARY MANAGEMENT SKILLS REQUIRED TO OPERATE A PROJECT SUCCESSFULLY.

It is apparent, from the earlier examination of the assisted family housing programs, that local and government priorities are changing. There are no plans, at present, to construct more public housing units. The success of the rent supplement program, which is facing a tight housing market and extremely low rental apartment vacancy rates, must be considered marginal. The limited dividend program was terminated six years ago and the present inventory will not increase.

The Provincial and Federal Governments are obviously encouraging the local levels of government and their communities to take the initiative and assume greater responsibility for the provision of non-profit and co-operative housing ventures. Any real chance for increasing the family assisted inventory in Hamilton-Wentworth in the foreseeable future will require a concerted local government and community effort aimed at the non-profit and cooperative housing programs.

In the City of Hamilton, Victoria Park Community Homes Inc., has been very successful in providing assisted housing to families under the private non-profit housing program. As well, within recent months, other community groups have become interested in sponsoring private non-profit family housing units in the City (e.g. Kiwanis Club of Hamilton East Inc.).

Also, under the cooperative housing program 278 family units (42 of which are assisted) have been acquired by the Greenhill Place Housing Cooperative on Quigley Road.

In the case of the private non-profit program, community groups/organizations sponsor the development of units, whereas, under the cooperative program, individuals (often times potential cooperative residents) form a Board of Directors to oversee the project's development. One hindrance to the greater success of both of these programs has been that community groups and individuals which could sponsor the development of family units have not been properly identified or approached to become involved. A second issue centres around the fact that, once a sponsor is involved in either of the programs, they become responsible for the management

of the units once the construction/acquisition phase is complete. The problem is that not all sponsoring groups have the necessary management skills and this may place the project in grave jeopardy.

Thus, the Task Force recommendation is designed to assist in the identification and recruitment of potential sponsors to increase the inventory of family units and encourage the use of organizations which have the technical and management expertise to help educate the sponsoring group to develop its ability to become self-sustaining once the project is complete (e.g. Niagara Penninsula Homes).

A major role in fulfilling the above tasks should be assumed by the Social Planning and Research Council with the possible assistance of its Community Development Advisory Committee who have valuable background and knowledge concerning community organizations and structures.

ii) Dialogue on Assisted Family Housing:

Recommendation No. 9:

> THAT, THE SOCIAL PLANNING AND RESEARCH COUNCIL SPONSOR A FORUM ON ASSISTED FAMILY HOUSING IN HAMILTON-WENTWORTH IN ORDER TO BRING INTERESTED PARTIES TOGETHER TO BEGIN A DIALOGUE AND DISCUSS THIS REPORT AND THE REGION'S MUNICIPAL HOUSING STATEMENT UPDATE (VIS A VIS ASSISTED HOUSING).

The very nature of the assisted housing structure, with all of its complexities, often creates problems for those outside the housing realm when attempting to comprehend the various agencies and programs currently available.

This appears, in turn, to have led to a situation whereby information and an understanding concerning assisted housing and its delivery are not uniform throughout the Region. The net outcome has resulted in a significant amount of mistrust, if not outright confusion, between assisted housing agencies, community interests and local levels of government.

A constructive dialogue among the various participants involved directly or indirectly with assisted family housing has been noticeably lacking in the Region. It is hoped that a forum, which would bring together concerned community interests, assisted housing agencies and local government officials and staff, would begin to facilitate the communication which is so vital if meaningful consultations are ever to take place in the future. No doubt it may be difficult for what have appeared to be opposing interests, to set aside their own biases, however, if a forum can achieve the goal of initiating a new face-to-face dialogue it will have fulfilled its function. As a second step, there is a wealth of information which needs to be shared in order to create a better understanding among the various positions involved. Consultations between the different interests will require, as a pre-condition, both constructive communication links and a meaningful exchange of information, data and ideas.

It may be that the Regional Municipality of Hamilton-Wentworth would be willing to co-sponsor an assisted family housing forum and that local funding for such a venture would be possible. If so, it would be appropriate that the Region's 1982 Regional Housing Statement[30] as it relates particularly to assisted housing, be reviewed and discussed in conjunction with the Task Force report.

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[30] Planning and Development Department, Regional Housing Statement Update - 1982 (Hamilton: The Regional Municipality of Hamilton-Wentworth, 1982).

Finally, lines of communication and information flow have been developed during the work of the Task Force, valuable links which should not be overlooked in attempting to implement the recommendations of this report.

CONCLUSION

When the Assisted Family Housing Task Force was struck in May of 1981, there was a general perception that the demand for family assisted housing was increasingly exceeding the available supply in Hamilton-Wentworth.

Close examination of the assisted family housing structure revealed a rather complex network of agencies, programs and responsibilities. Further investigation of the local situation disclosed an increased number of families on the waiting list of the Hamilton-Wentworth Housing Authority (although an updating process has recently decreased the list) and a stagnant inventory of assisted family units. The perception of the Task Force, and other community interests, that there is an unmet need for more family assisted housing in this Region is well founded and does indeed exist.

It is felt that a process of consultation between the housing agencies, the local levels of governments and community groups in the assessment of 'need' is imperative and that this assessment encompass both the statistical and empirical information available.

Government priorities and directions are changing. The non-profit and cooperative housing programs can reasonably be expected to play increasingly significant roles in the future of assisted housing. Conversely, the construction of more public housing projects by the Ontario Housing Corporation is unlikely unless current plans are adjusted. This, in all probability, will place a growing burden on the Housing Authority as it attempts to provide service to an increased family waiting list with a uniform inventory of units.

Finally, in the Task Force's examination of the assisted housing structure in Hamilton-Wentworth, one of the most striking problems which appears to have evolved is the lack of effective and constructive communication among the many participants and providers of assisted housing. Civic-minded community interests as well as individuals have expressed their frustration at having to cope with the bureaucracy of housing agencies. The agencies, however, also experience difficulties in presenting their perspective to the public.

An appreciation or, in particular, an understanding of the various positions involved would be of tremendous benefit and would go a long way in attempting to fulfill the housing needs of low-income families and individuals - needs, which both sides would no doubt agree, deserve our unified attention.

It is strongly urged that a new dialogue begin among local housing, government and community groups/agencies and individuals. Only after the various interests begin communicating can a meaningful and constructive exchange of information and ideas take place in this community.

APPENDIX A

GRADUATED RENTAL SCALE FOR FULLY SERVICED ACCOMMODATION IN PUBLIC HOUSING PROJECTS FOR FAMILIES ON GOVERNMENT ASSISTANCE

November, 1981

General Welfare Allowance		Family Benefits Allowance	
G.W.A.		F.B.A.	
Welfare Beneficiaries	Fully Serviced Scale(Rent) $	Welfare Beneficiaries	Fully Serviced Scale(Rent) $
1	43	1	53
2	101	2	112
3	120	3	133
4	137	4	148
5	150	5	163
6	164	6	178
7	171	7	189
8	150	8	177
9	156	9	185
10	163	10	193
11	169	11	200
12	175	12	207

(continued...)

APPENDIX A (continued)

Graduated Rental Scale

For

Fully Serviced Accommodation in Public Housing Projects
For Families and Elderly Citizens
Not on Government Assistance

(Fully Serviced - supplied with heat, water, hot water, stove, refrigerator)

The monthly rent shown opposite income applies until the next income changes shown.

MONTHLY			MONTHLY			MONTHLY			MONTHLY		
Family Income $	Rent $	%	Family Income $	Rent $	%	Family Income $	Rent $	%	Family Income $	Rent $	%
Up to 192	32	16.7	266	56		340	80	23.5	416	104	
195	33		269	57	21.2	343	81		420	105	
198	34		272	58		346	82		424	106	25
201	35	17.4	275	59		349	83	23.9	428	107	
204	36		278	60	21.6	352	84		432	108	
207	37		281	61		355	85		436	109	25
210	38	18.1	284	62		358	86	24.0	440	110	
213	39		287	63	22.0	361	87		444	111	
216	40		290	64		364	88		448	112	25
220	41	18.6	293	65		367	89	24.2	452	113	
223	42		296	66	22.3	370	90		456	114	
226	43		300	67		373	91		460	115	25
229	44	19.2	303	68		376	92	24.5	464	116	
232	45		306	69	22.5	380	93		468	117	
235	46		309	70		383	94		472	118	25
238	47	19.7	312	71		386	95	24.6	476	119	
241	48		315	72	22.9	389	96		480	120	
244	49		318	73		392	97		484	121	25
247	50	20.2	321	74		395	98	24.8	488	122	
250	51		324	75	23.1	398	99		492	123	
253	52		327	76		401	100		496	124	25
256	53	20.7	330	77		404	101	25.0	500	125	
260	54		333	78	23.4	408	102		504	126	
263	55		336	79		412	103		508 and up		25

TO CALCULATE MONTHLY RENT FOR UNSERVICED ACCOMMODATION, subtract from the appropriate serviced monthly rent the estimated local cost of heat, water and hot water for the type of units in the project. Where a stove or refrigerator is not provided, subtract an additional $1.00 for each item.

Source: Ontario Housing Corporation

APPENDIX B

ASSISTED HOUSING INVENTORY FOR HAMILTON WENTWORTH

1981

	Family	Senior Citizen	Handicapped	Total
Public Housing	2,000	3,127	36	5,163
Rent Supplement	244	252	3	499
Private Non-Profit[1]	58	800	0	858
Limited Dividend[2]	851	0	0	851
Cooperative Housing[3]	42	0	0	42
Municipal Non-Profit	0	0	0	0
TOTAL-No. of Units	3,195	4,179	39	7,413
-Percent	43.1	56.4	0.5	100.0

1. A total of 1,330 private non-profit units are available, however, only 15 percent (58 units) of the family dwellings are rent-geared-to-income assisted and approximately 85 percent (800 units) of the senior citizen dwellings are, effectively, assisted since they have rents at or below the bottom quarter of the open market rents.

2. A total of 1,134 limited dividend units are available, however, only approximately 75 percent (851 units) are, effectively, assisted since they have rents of or below the bottom quarter of the open market rents.

3. A total of 278 cooperative housing units are available, however, only 15 percent (42 units) are rent-geared-to-income assisted.

SOURCE: Ministry of Municipal Affairs and Housing.
Canada Mortgage and Housing Corporation.

APPENDIX C

HAMILTON-WENTWORTH HOUSING AUTHORITY WAITING LIST

1981

	No of Families
January	430
February	478
March	535
April	554
May*	466
June	518
July	540
August	562
September	576
October	580
November*	447
December	450

*Months in which letters were sent to families to determine if they were still interested in an assisted unit. If no response is received in approximately 10 days the application is withdrawn from the waiting list and filed as 'inactive' and cancelled.

Note: During 1981, the housed turnover of families by the Housing Authority was 342.

SOURCE: Ministry of Municipal Affairs and Housing, Ministry of Housing Public Housing Supply and Demand Information System, Table II - Waiting Lists. January to December, 1981.

APPENDIX D

CRITERIA FOR SELECTING FAMILIES: POINT-RATING SYSTEM

The Housing Authority's point-rating system allows for a maximum of 135 points to be awarded in the following manner:

Notice to vacate - Points are given if applicants have received a valid notice to vacate from a landlord stating that their lease is ending and they should move out. No points are given if rental arrears or anti-social behaviour were the cause of the eviction proceedings or if the applicant is related to the landlord.
(Maximum - 30 points.)

Disrepair and unsatisfactory conditions - Points are given if the applicant's current accommodation is in such a state of disrepair as to be considered unsafe. Points are also given for unsatisfactory living conditions such as inadequate light, ventilation or heating or if the applicant's home is poorly served by public transporation. No points are awarded if the applicant has received points for notice to vacate, as detailed above.
(Maximum - 20 points.)

Shared Facilities - Points are given for lack of kitchen and/or bathroom facilities, or if the applicant shares them with unrelated persons. However, no points are awarded if the applicant has already received points for notice to vacate.
(Maximum - 10 points.)

Overcrowding - Points are given if more than two persons share a bedroom or if two children of opposite sex over five years of age share a bedroom. No points are given if an applicant has caused overcrowding by taking in lodgers.
(Maximum - 15 points.)

continued.../

Percentage of income in rent or shelter costs - Points are given so that those who are paying the greatest percentage of their income towards rent will receive the most points. Points are not awarded to applicants who are paying less than 25 percent of their gross income in rent.
(Maximum - 30 points.)

Income - Points are given on the basis of gross income so that the maximum number of points is allocated to applicants with the lowest incomes.
(Maximum - 30 points.)

Number of dependents - Points are given for each dependent with no source of income.
(Maximum - 10 points.)

Health Factors - Points are given for medical disabilities which are aggravated by the applicant's current accommodation or for obvious physical disabilities such as loss of limbs or sight or having to use a wheelchair. Points are also given to those applicants who have to pay for their own health services because they are not covered by medical programs.
(Maximum - 20 points.)

SOURCE: Ministry of Municipal Affairs and Housing, "Outline - Assisted Housing for Families: Criteria for Selecting Tenants", February, 1981.

APPENDIX E

APARTMENT VACANCY RATES IN HAMILTON-WENTWORTH

OCTOBER, 1977-1981

	1977	1978	1979	1980	1981
Hamilton	5.0	4.1	2.0	1.5	0.9
Stoney Creek	3.2	2.8	2.0	0.9	0.3
Dundas	0.4	0.7	0.0	2.8	0.3
Flamborough, Ancaster, Glanbrook	1.6	1.1	1.5	1.2	0.0
Hamilton C.M.A.*	4.2	3.5	1.8	1.3	0.7

*The Hamilton C.M.A. (Census Metropolitan Area) includes Hamilton-Wentworth and the City of Burlington and Town of Grimsby.

Note: Vacancy rates are for apartment structures of six units and over, privately initiated.

Figures for Flamborough, Ancaster and Glanbrook include the Town of Grimsby.

SOURCE: Canada Mortgage and Housing Corporation, Rental Apartment Vacancy Survey, October, 1977-1981.

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